

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John R. Krok
Amanda L. Krok
Debtors

Case No. 18-02200-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 16, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + John R. Krok, Amanda L. Krok, 111 Squirrel Road, Dingmans Ferry, PA 18328-3140 |
| 5065807 | US Bank, CRA Management, Oshkosh, WI 54903 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | EDI: JPMORGANCHASE | Nov 16 2023 23:42:00 | JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jacksonville, FL 32256 |
| cr | + EDI: AIS.COM | Nov 16 2023 23:42:00 | Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5065793 | + EDI: BANKAMER.COM | Nov 16 2023 23:42:00 | Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238 |
| 5065795 | EDI: CAPITALONE.COM | Nov 16 2023 23:42:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 5065796 | EDI: CITICORP.COM | Nov 16 2023 23:42:00 | Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007 |
| 5065794 | + EDI: CAPITALONE.COM | Nov 16 2023 23:42:00 | Cap1/cbela, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463 |
| 5117075 | Email/PDF: bncnotices@becket-lee.com | Nov 16 2023 18:55:38 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5134567 | + EDI: CITICORP.COM | Nov 16 2023 23:42:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 5111065 | EDI: DISCOVER.COM | Nov 16 2023 23:42:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 5065799 | + EDI: DISCOVER.COM | Nov 16 2023 23:42:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 5065797 | EDI: JPMORGANCHASE | Nov 16 2023 23:42:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 5065798 | EDI: JPMORGANCHASE | Nov 16 2023 23:42:00 | Chase Mtg, Po Box 24696, Columbus, OH 43224 |
| 5133038 | EDI: JPMORGANCHASE | Nov 16 2023 23:42:00 | JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 5065800 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Nov 16 2023 18:39:00 | Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338 |
| 5065801 | + Email/Text: PBNCNotifications@peritussservices.com | Nov 16 2023 18:39:00 | Kohls/capone, N56 W 17000 Ridgewood Dr, |

| | | | |
|---------|---|--------------------------------|--|
| | | Menomonee Falls, WI 53051-7096 | |
| 5288784 | + Email/Text: nsm_bk_notices@mrcooper.com | Nov 16 2023 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 5288783 | + Email/Text: nsm_bk_notices@mrcooper.com | Nov 16 2023 18:39:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 5066558 | + EDI: RECOVERYCORP.COM | Nov 16 2023 23:42:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5065802 | + EDI: RMSC.COM | Nov 16 2023 23:42:00 | Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 5065803 | + EDI: RMSC.COM | Nov 16 2023 23:42:00 | Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 5065804 | + EDI: RMSC.COM | Nov 16 2023 23:42:00 | Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005 |
| 5065805 | + EDI: RMSC.COM | Nov 16 2023 23:42:00 | Syncb/pandora, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 5065806 | + EDI: RMSC.COM | Nov 16 2023 23:42:00 | Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005 |
| 5129228 | + EDI: AIS.COM | Nov 16 2023 23:42:00 | Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5130899 | EDI: USBANKARS.COM | Nov 16 2023 23:42:00 | USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5079808 | | JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jac |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5117076 | * | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

District/off: 0314-5
Date Rcvd: Nov 16, 2023

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 27

| Name | Email Address |
|----------------------------|--|
| Brian C Nicholas | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com |
| D. Troy Sellars | on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpreregion03.ha.ecf@usdoj.gov |
| Gregory Benjamin Schiller | on behalf of Asst. U.S. Trustee United States Trustee Gregory.B.Schiller@usdoj.gov ustpreregion03.ha.ecf@usdoj.gov |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmlawgroup.com |
| John J Martin | on behalf of Debtor 2 Amanda L. Krok jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com |
| John J Martin | on behalf of Debtor 1 John R. Krok jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com |
| Kevin S Frankel | on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com |
| Kimberly D Martin | on behalf of Debtor 1 John R. Krok kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com |
| Kimberly D Martin | on behalf of Debtor 2 Amanda L. Krok kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com |
| Kristen D Little | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper KRLITTLE@FIRSTAM.COM |
| Michael Patrick Farrington | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mfarrington@kmlawgroup.com |
| United States Trustee | ustpreregion03.ha.ecf@usdoj.gov |

TOTAL: 13

Information to identify the case:

Debtor 1

John R. Krok

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5158

EIN --

Debtor 2

Amanda L. Krok

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5439

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-02200-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John R. Krok

Amanda L. Krok

By the
court:11/16/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.